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Application No.10/827,554

Filed: April 19, 2004

TC Art Unit: 2876

Confirmation No.: 3427

AMENDMENT TO THE CLAIMS

1. (Currently Amended) A method of funding a transaction, comprising:
providing a ~~universal account card~~ having a memory, the memory being operable to storing
a plurality of account identifiers, each account identifier being associated with an account ~~which~~
~~may be debited to from which funds can be transferred to fund a sales~~ the transaction, ~~at least one of~~
~~the account identifiers being associated with a securities account;~~
reading the account identifiers from the ~~universal account card~~;
selecting one of the accounts to fund the ~~sales~~ transaction; and
debiting responsive to the transaction, transferring funds from the one selected account to a
second account without a request initiated on behalf of the second account to withdraw the funds
from the selected account obtain proceeds to fund the sales transaction.
2. (Currently Amended) The method of claim 1, ~~further comprising wherein transferring the~~
funds to the second account comprises crediting a retailer account with at least a portion of the
~~proceeds funds.~~
3. (Currently Amended) The method of claim 2, wherein transferring the funds comprises
~~portion of the proceeds that are credited to the retailer account are transferred~~ the funds directly
from the ~~one selected~~ account to the retailer account.
4. (Currently Amended) The method of claim 1, wherein reading the account identifiers
comprises using a terminal with a reader is employed to read the account identifiers.
5. (Currently Amended) The method of claim 4, further comprising sending a signal from the
terminal to a controller to cause the controller to complete the ~~sales~~ transaction.
6. (Currently Amended) The method of claim 1, ~~wherein further comprising storing~~ at least a
~~portion of the memory of the universal account card is populated with one of the~~ account identifiers

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~~in the memory by scanning a bar code of a document and storing information associated with the scanned bar code to the memory.~~

7. (Currently Amended) The method of claim 6, wherein scanning the bar code comprises scanning the document is an account statement.

8. (Currently Amended) The method of claim 6, wherein ~~the scanned~~ the bar code includes comprises scanning a routing number and an account number.

9. (Currently Amended) The method of claim 8, wherein storing at least one of the account identifiers comprises storing the stored information includes the routing number and the account number.

10. (Currently Amended) The method of claim 1, wherein further comprising: copying at least a portion of the memory of the universal account card is populated with account identifiers by electronically importing account information from a credit report and storing information associated with the imported account information to the memory.

11. (Currently Amended) The method of claim 10, wherein copying the account information includes comprises copying a routing number and an account number to the memory.

12. (Canceled).

13. (Currently Amended) The method of claim 1, wherein ~~at least a portion of the memory of the universal account card is populated with~~ further comprising storing at least one of the account identifiers by electronically importing account information from a magnetic stripe on another card.

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14. (Currently Amended) The method of claim 13, wherein storing at least one of the account identifiers information includes comprises importing a routing number and an account number from the magnetic stripe card.

15. (Canceled).

16. (Currently Amended) The method of claim 1, further comprising verifying a use of the ~~universal account card before the account identifiers are read from the universal account card.~~

17. (Currently Amended) The method of claim 16, wherein verifying the use of the card comprises reading a manually input PIN or password entered by a user is input to a terminal prior to verify the use of the universal account card.

18-24. (Canceled)

25. (New) A point-of-sale transaction system, comprising:

a card comprising a memory operable to store a plurality of account identifiers, each account identifier being associated with an account from which funds can be transferred to fund a transaction;

a point-of-sale terminal, including a card reader operable to read the card, the point-of-sale terminal being operable to permit a user to select an account associated with one of the plurality of account identifiers stored on the card;

a network; and

a first server connected to the point-of-sale terminal via the network and operable, in response to a signal from the point-of-sale terminal, to transfer funds from the selected account to a second account, without requiring a request initiated on behalf of the second account to transfer the funds.

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26. (New) The point-of-sale transaction system of claim 25, further comprising a cash register communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the point-of-sale terminal.
27. (New) The point-of-sale transaction system of claim 25, further comprising a vending machine communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the point-of-sale terminal.
28. (New) The point-of-sale transaction system of claim 25, further comprising a parking meter communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the point-of-sale terminal.
29. (New) The point-of-sale transaction system of claim 25, further comprising a ticket dispenser communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the point-of-sale terminal.
30. (New) The point-of-sale transaction system of claim 25, further comprising a toll booth communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the point-of-sale terminal.
31. (New) The point-of-sale transaction system of claim 25, wherein at least one of the account identifiers comprises a routing number and an account number.
32. (New) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds to the second account by conducting a banking transaction.
33. (New) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds to the second account by conducting a non-banking transaction.

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34. (New) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds from the selected account by communicating with a credit card server.
35. (New) The point-of-sale transaction system of claim 25, wherein the second account is maintained by a second server, different than the first server.
36. (New) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds to the second account by making a payment on a loan.
37. (New) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds to the second account by making a payment on a revolving line of credit.
38. (New) The point-of-sale transaction system of claim 25, wherein the second account comprises a utility account.
39. (New) The point-of-sale transaction system of claim 25, wherein the first server is operable to transfer the funds to the second account by transferring the funds to a securities account.
40. (New) The point-of-sale transaction system of claim 25, wherein:
the memory of the card is operable to store at least one account identifier associated with an account to which funds can be transferred:
the point-of-sale terminal is operable to permit the user to select one of the at least one account to receive funds; and
the first server is operable to transfer the funds to the selected one of the at least one account to receive the funds.
41. (New) A point-of-sale transaction system, comprising:
a wide area network;

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a personal computer communicably coupled to the wide area network and operable to conduct a transaction via the wide area network;

a card comprising a memory operable to store a plurality of account identifiers, each account identifier being associated with an account from which funds can be transferred to fund the transaction;

a card reader communicably coupled to the personal computer and operable to:

read the card; and

permit a user to select an account associated with one of the plurality of account identifiers stored on the card; and

a first server communicably coupled to the card reader via the wide area network and operable to transfer funds from the selected account to a second account, without requiring a request initiated on behalf of the second account to transfer the funds.

42. (New) The point-of-sale transaction system of claim 41, wherein at least one of the account identifiers comprises a routing number and an account number.

43. (New) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds to the second account by conducting a banking transaction.

44. (New) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds from the selected account by communicating with a financial services server.

45. (New) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds to the second account by conducting a non-banking transaction.

46. (New) The point-of-sale transaction system of claim 41, wherein the second account is maintained by a second server, different than the first server.

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47. (New) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds to the second account by making a payment on a loan.

48. (New) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds to the second account by making a payment on a revolving line of credit.

49. (New) The point-of-sale transaction system of claim 41, wherein the second account comprises a utility account.

50. (New) The point-of-sale transaction system of claim 41, wherein the first server is operable to transfer the funds to the second account by transferring the funds to a securities account.

51. (New) The point-of-sale transaction system of claim 41, wherein:
the memory of the card is operable to store at least one account identifier associated with an account to which funds can be transferred:

the point-of-sale terminal is operable to permit the user to select one of the at least one account to receive funds; and

the first server is operable to transfer the funds to the selected one of the at least one account to receive the funds.

52. (New) The method of claim 1, further comprising determining whether a user of the card is authorized to use the card.

53. (New) The method of claim 1, wherein transferring the funds comprises conducting a banking transaction.

54. (New) The method of claim 1, wherein transferring the funds comprises conducting a non-banking transaction.

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55. (New) The method of claim 1, wherein transferring the funds comprises transferring the funds from a credit card service server.
56. (New) The method of claim 1, further comprising:
displaying account information related to at least one account associated with a respective at least one of the account identifiers stored in the memory.
57. (New) The method of claim 1, further comprising:
displaying a balance related to at least one account associated with a respective at least one of the account identifiers stored in the memory.
58. (New) The method of claim 1, further comprising:
levying a fee for handling the funding of the transaction.
59. (New) The method of claim 1, wherein transferring the funds to the second account comprises transferring at least a portion of the funds to a utility account.
60. (New) The method of claim 1, wherein transferring the funds to the second account comprises making a payment on a loan with at least a portion of the funds.
61. (New) The method of claim 1, wherein transferring the funds to the second account comprises transferring at least a portion of the funds to a securities account.
62. (New) The method of claim 1, wherein transferring the funds to the second account comprises making a payment on a revolving line of credit with at least a portion of the funds.
63. (New) The method of claim 62, wherein making the payment on the revolving line of credit comprises making a payment toward a credit card balance with at least a portion of the funds.

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64. (New) The method of claim 1, wherein:
- providing the card comprises providing the card such that the memory is operable to store at least one account identifier associated with an account to which funds can be transferred;
 - further comprising selecting one of the at least one account to receive funds; and
 - wherein transferring the funds to the second account comprises transferring at least a portion of the funds to the account selected to receive the funds.